



PROFILE:

Who We Are



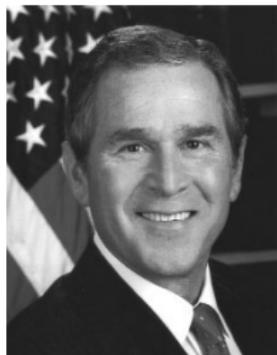
What We Do

7th Edition

U.S. Small Business Administration

SBA

America's Small Business Resource



**“Wealth is created by Americans —
by creativity and enterprise and risk-taking.
But government can create an environment
where businesses and entrepreneurs and
families can dream and flourish. ”**

George W. Bush
President of the United States

Dear Partner in Economic Development:

Welcome to *SBA Profile: Who We Are & What We Do*, 7th edition. I hope you'll find it to be a useful guide in locating the appropriate programs for financing, business counseling and training, and federal government contracting programs within the U.S. Small Business Administration. Whether you're an SBA employee or one of our resource partners, with *Profile* you'll have the SBA's programs at a glance to help small business owners and potential entrepreneurs.

We also publish *SBA Programs & Services*, an abridged version of *Profile*, which you may make available to your customers. These two publications are part of the SBA's efforts to reach small businesses across our nation.

As you read through this guide, please consider the many ways our programs can help small businesses succeed. Through our loan guaranty and equity-investment programs, entrepreneurs can obtain money to start or expand their businesses. At the same time they can take advantage of the SBA's business counseling and training programs to manage their growing businesses.

In the event of natural disasters, the SBA assists small businesses and homeowners through its Disaster Loan Program. The program can help get businesses up and running again quickly, and it can help people return to their homes.

At the SBA, we take great pride in our mission to help American entrepreneurs start and grow their businesses and help American homeowners and small businesses recover from disasters.

We welcome your partnership in this vital endeavor.



A handwritten signature in black ink that reads "Hector V. Barreto". The signature is written in a cursive, flowing style.

Hector V. Barreto
Administrator

Introduction

This brochure gives quick and easy access to basic program information, identifies the intended customer and describes how the SBA delivers the agency's services.

- **Program** lists each SBA program by name.
- **Function** summarizes the purpose of the program.
- **Customer** identifies the customer(s) served by the program.
- **Delivered Through** identifies the means through which the SBA delivers the program.

Contact information is on page 42; SBA field offices are listed on the inside back cover.

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*All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.
This information is current as of Aug. 31, 2002.*



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Financing

www.sba.gov/financing

Program	Function	Customer	Delivered Through
Basic 7(a) Loan Guaranty	Serves as the SBA's primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. It is also the agency's most flexible business loan program, since financing under this program can be guaranteed for a variety of general business purposes. Loan proceeds can be used for most sound business purposes including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.	Start-up and existing small businesses, commercial lending institutions	Commercial lending institutions www.sba.gov/financing/fr7aloan.html

Financing, *continued*www.sba.gov/financing

Program	Function	Customer	Delivered Through
Special 7(a) Loan Guaranty Programs			
CAPLines	Finances the short-term and cyclical working-capital needs of small businesses. Under CAPLines there are five distinct, short-term, working-capital loans: Seasonal, Contract, Builders, Standard Asset-Based and Small Asset-Based lines, which are designed to meet different short-term financing needs of small businesses. For the most part, the SBA regulations governing the basic 7(a) Loan Guaranty Program also apply to CAPLines. The SBA generally can guarantee a maximum of \$1 million under the program.	Existing small businesses	Commercial lending institutions www.sba.gov/financing/frcaplines.html
Defense Loan & Technical Assistance (DELTA)	Helps defense-dependent small businesses adversely affected by defense cuts diversify into the commercial market through financial and technical assistance. Must be used to retain jobs of defense workers, create new jobs in impacted communities, or modernize/expand to diversify operations and remain in the national technical and industrial base under 7(a). DELTA has a maximum total loan amount of \$1.25 million. Under 504 (<i>see page 9</i>), the maximum guaranteed debenture is \$1 million. Federal, state and private-sector entities provide a full range of management and technical assistance.	Defense-dependent small companies adversely impacted by defense cuts	SBA district offices, resource partners www.sba.gov/financing/frdelta.html

Community Adjustment and Investment (CAIP)

Creates new, sustainable jobs and/or preserves existing jobs in businesses at risk due to changed trade patterns related to the North American Free Trade Agreement. Business applicants must be located in CAIP-eligible communities. Applicants must demonstrate that within 24 months and as a result of the loan they will create or preserve at least one job per \$70,000 of federally guaranteed funds they receive under the 7(a) program and \$35,000 of each debenture under the 504 program. The only exception is when a job that otherwise would be lost to low-cost foreign competition will be saved by the CAIP 504 loan. CAIP is a partnership between the North American Development Bank and the federal government (primarily the SBA and the U.S. Department of Agriculture). NADBank pays the SBA the loan guaranty fee normally paid by the participating lender.

See also 504 Loan Program, page 9.

Businesses in communities with significant job losses related to NAFTA

NADBank, SBA, U.S. Department of Agriculture
www.sba.gov/financing/frcaip.html

Export Working Capital Loan (EWCL)

Enables the SBA to guarantee up to 90 percent of a secured loan, or \$1 million, whichever is less. Loan maturity may be for up to three years with annual renewals. Loans can be for single or multiple export sales and can be extended for pre-shipment working capital, post-shipment exposure coverage or a combination of the two. Proceeds can be used only to finance export transactions. *See also Assistance for Exporters, page 30.*

Export-ready small businesses and suppliers of exporters

Commercial lending institutions
www.sba.gov/financing/frexport.html

Financing, *continued*www.sba.gov/financing

Program	Function	Customer	Delivered Through
International Trade Loan (ITL)	Helps small businesses engaged in exporting, preparing to engage in exporting, or adversely affected by competition from imports. Under this program the SBA can guarantee as much as \$1.25 million in combined working-capital and facilities and equipment loans. <i>See also Assistance for Exporters, page 30.</i>	Export-ready small businesses	Commercial lending institutions www.sba.gov/financing/frinternational.html
Energy & Conservation Loan	Provides financing for eligible small businesses engaged in engineering, manufacturing, distributing, marketing, and installing or servicing products or services designed to conserve the nation's energy resources. Up to 30 percent of the loan can be used for research and development.	Small businesses	Commercial lending institutions
Pollution Control Loan	Assists small businesses that are planning, designing or installing pollution control facilities. This includes most real or personal property that will reduce pollution. Unlike the Energy & Conservation Loan, this loan is for the end-user of the pollution control facility.	Businesses building, installing or servicing pollution control facilities	Commercial lending institutions www.sba.gov/financing/frpollute.html

Qualified Employees Trust Loan

The SBA can guarantee 7(a) loans to eligible employee trusts that meet the SBA's size and policy requirements, are part of a plan sponsored by their employer, and qualify under the Internal Revenue Code (as an Employee Stock Ownership Plan) or the Department of Labor (under the Employee Retirement Income Security Act). Loan proceeds may be used by an employee trust for a growth and development loan, whereby the trust re-lends the loan proceeds to the employer by purchasing qualifying securities (not necessarily voting stock) in the employer's business; or change of ownership loans, whereby employees acquire controlling interest in the employer's business. Collateral for the loan includes the assets of the employer's business.

Eligible employee trusts

SBA participating lenders
[www.sba.gov/financing/
frqet.html](http://www.sba.gov/financing/frqet.html)

Secondary Market

Gives lenders making SBA-guaranteed loans an opportunity to improve their liquidity by selling both the guaranteed and unguaranteed portions of the loans to investors. Frequent secondary market buyers include banks, savings and loan companies, credit unions, pension funds and insurance companies.

Commercial lending
institutions partici-
pating in SBA-
guaranteed lending
programs, securities
dealers

Lenders, securities dealers,
secondary market for
guaranteed government
obligations
[www.sba.gov/financing/
second.html](http://www.sba.gov/financing/second.html)

Financing, *continued*www.sba.gov/financing

Program	Function	Customer	Delivered Through
<i>Streamlined Applications & Approvals</i>			
Certified and Preferred Lenders	Provides expedited SBA approval for designated lenders. Certified lenders receive a partial SBA delegation of authority to approve loans. Preferred lenders receive full delegation of lending authority. Only the most active and expert SBA participating lenders are designated as certified or preferred. SBA district offices have listings of participating lenders.	Small businesses and commercial lending institutions participating in SBA-guaranteed lending programs	Commercial lending institutions www.sba.gov/financing/lender.html
Low Documentation Loan (SBA<i>LowDoc</i>)	Reduces the paperwork a lender must complete to obtain a guaranty on loan requests of \$150,000 or less. The agency uses a one-page application that allows the lender to rely on the strength of the applicant's character and credit history. Once an applicant satisfies all the lender's requirements, the lender may request a LowDoc guaranty from the SBA.	Lenders providing loans to start-up and existing small businesses	Self-certified commercial lending institutions www.sba.gov/financing/frlowdoc.html

SBAExpress	Encourages lenders to make more small loans to small businesses. Participating banks use their own documentation and procedures to approve, service and liquidate loans up to \$250,000. In return, the SBA guarantees up to 50 percent of each loan.	Lenders providing loans to start-up and existing small businesses	Specially designated commercial lending institutions www.sba.gov/financing/frfastrak.html
SBA ExportExpress	Similar to the SBAExpress Program above, except that proceeds are oriented toward increasing exports and guarantee levels are 85 percent for loans to \$150,000 and 75 percent for loans between \$150,000 and \$250,000.	Lenders providing loans to existing small businesses for export endeavors	Specially designated commercial lending institutions www.sba.gov/financing/frexportexpress.html
CommunityExpress	Spurs economic development and job creation in untapped rural and inner-city communities by providing loans and technical assistance. This nationwide program is available in predesignated geographic areas. The maximum loan amount is \$250,000. CommunityExpress lenders and the National Community Reinvestment Coalition provide hands-on technical training and support through community-based, nonprofit NCRC member organizations.	Lenders providing loans to businesses in low- and moderate-income urban and rural areas designated for participation	Specially designated commercial lending institutions, the National Community Reinvestment Coalition www.sba.gov/financing/frcomexp.html

Financing, *continued*www.sba.gov/financing

Program	Function	Customer	Delivered Through
Loan Prequalification	Allows business applicants to have their loan applications for \$250,000 or less analyzed and potentially sanctioned by the SBA before they are taken to lenders for consideration. The program focuses on the applicant's character, credit, experience and reliability rather than assets. An SBA-designated intermediary works with the business owner to review and strengthen the loan application. The review is based on key financial ratios, credit and business history, and the loan-request terms. The program is administered by the SBA's Office of Field Operations and SBA district offices.	Designated small businesses	Nonprofit intermediaries such as small business development centers and certified development companies operating in specific geographic areas www.sba.gov/financing/frprequal.html

Other SBA Loan Programs

Microloan, a 7(m) Loan Program

Provides short-term loans of up to \$35,000 to small businesses and not-for-profit child-care centers for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery and/or equipment. Proceeds cannot be used to pay existing debts or to purchase real estate. The SBA makes or guarantees a loan to an intermediary, who in turn, makes the microloan to the applicant. These organizations also provide management and technical assistance. The loans are not guaranteed by the SBA. The Microloan Program is available in selected locations in most states.

Small businesses and not-for-profit child-care centers needing small-scale financing and technical assistance for start-up or expansion

Specially designated intermediary lenders (nonprofit organizations with experience in lending and in technical assistance)

www.sba.gov/financing/frmicro.html

Certified Development Company (CDC), a 504 Loan Program

Provides long-term, fixed-rate financing to small businesses to acquire real estate or machinery or equipment for expansion or modernization. Typically a 504 project includes a loan secured from a private-sector lender with a senior lien, a loan secured from a CDC (funded by a 100 percent SBA-guaranteed debenture) with a junior lien covering up to 40 percent of the total cost, and a contribution of at least 10 percent equity from the borrower. The maximum SBA debenture generally is \$1 million (and up to \$1.3 million in some cases). DELTA & CAIP funding are also available under this program.

Small businesses requiring "brick and mortar" financing

Certified development companies (private, nonprofit corporations set up to contribute to the economic development of their communities or regions)

www.sba.gov/financing/frcdc504.html

Financing, *continued*www.sba.gov/financing

Program	Function	Customer	Delivered Through
Franchise Registry	A national registry of franchises. The SBA reviews the franchise agreements of the franchisors listed on the Registry. The benefit of being listed on the SBA Franchise Registry is that whenever a business operating under a franchise agreement of a listed franchise applies for a loan, the SBA's eligibility review process is expedited because the complex issues of control have already been satisfied. However, the business still must meet additional eligibility issues associated with an SBA loan such as size, use of proceeds, nondiscrimination, repayment ability and so on. Franchises not listed on the registry are not necessarily ineligible for SBA financial assistance. The applications of such franchises take longer to process, however, because first a determination must be made that no affiliation between franchisee and franchisor exists. For further information, visit the Franchise Registry at www.franchiseregistry.com .	Lenders, franchisors, and franchisees	The SBA's Office of General Counsel and a private contractor

Equity Investment

Small Business Investment Company (SBIC)

Provides equity capital, long-term loans, debt-equity investments and management assistance to small businesses, particularly during their growth stages. The SBA licenses SBICs and supplements their capital with U.S. government-guaranteed debentures or participating securities. SBICs are privately owned and managed, profit-motivated companies, investing with the prospect of sharing in the success of the funded small businesses as they grow and prosper.

Specialized SBICs provide the same services as SBICs. They invest in socially or economically disadvantaged small companies; typically, however, they invest in businesses during their growth stages and make smaller investments. The Small Business Improvement Act of 1996 repealed Section 301(d), and as a result no new SSBIC licenses are being issued. However, existing 301(d) licensees were “grandfathered” and are still in operation.

New Market Venture Capital (NMVC)

Provides equity capital and intensive management assistance to businesses located in low-income areas. NMVC companies receive supplemental funding through issuance of U.S. government guaranteed debentures and matching technical assistance grants.

Small businesses seeking long-term capital

Socially or economically disadvantaged small businesses seeking long-term capital

Businesses located in low-income areas.

www.sba.gov/inv

Small business investment companies (there are currently more than 415 including SSBICs)

www.sba.gov/inv

Specialized small business investment companies

www.sba.gov/inv

New Market Venture Capital companies

www.sba.gov/inv/venture.html

Surety Bonds

www.sba.gov/osg

Program	Function	Customer	Delivered Through
Surety Bond Guarantee	Guarantees bid, performance and payment bonds for contracts up to \$2 million for eligible small businesses that cannot obtain surety bonds through regular commercial channels. By law, prime contractors to the federal government must post surety bonds on federal construction projects valued at \$100,000 or more. In addition, many states, counties, municipalities, and private-sector projects and subcontracts also require surety bonds. Contractors must apply through a surety bonding agent, since the SBA's guaranty goes to the surety company.	Small construction and service contractors; surety and insurance companies, and their agents; federal and state agencies; state insurance departments; federal, state and other procurement officials	Surety and insurance companies and their agents; four SBA area offices: Atlanta, Denver, Philadelphia, and Seattle www.sba.gov/osg

Federal Government Contracting Assistance

www.sba.gov/gc

Prime Contracting

Increases small business opportunities in the federal acquisition process. This is accomplished through negotiating goals for small business set-asides, identifying new small business sources, counseling small businesses on doing business with the federal government, and investigating cases of contract bundling.

Small businesses, other federal government agencies

SBA procurement center representatives listed at www.sba.gov/gc/indexcontacts.html

Subcontracting

Ensures that small businesses receive the maximum practical opportunity to participate in federal contracts as subcontractors and suppliers.

Large and small contractors, other federal agencies

SBA commercial market representatives listed at www.sba.gov/gc/indexcontacts.html

Certificate of Competency (CoC)

Helps small businesses secure government contracts by providing an appeals process to businesses denied government contracts for a lack of “responsibility” or a perceived inability to perform satisfactorily.

Small businesses denied government contracts for perceived lack of ability

SBA field office industrial and financial specialists www.sba.gov/gc/indexprograms-coc.html

Federal Government Contracting Assistance, *continued*

www.sba.gov/gc

Program	Function	Customer	Delivered Through
Contract Assistance for Women Business Owners (CAWBO)	Increases federal contracting opportunities for women-owned small businesses and works to increase the number that successfully compete in the federal marketplace.	Women-owned businesses	SBA's Office of Federal Contract Assistance www.sba.gov/gc/indexprograms-cawbo.html
Procurement Marketing & Access Network (PRO-Net®)	Serves as an Internet-based search engine for contracting officers, a marketing tool for small businesses, and a link to procurement opportunities and information. Contains business information on thousands of small firms. Provides online links to other sources of procurement opportunities. Administered by the SBA's Office of Government Contracting and Business Development, PRO-Net® registration is free.	Contracting officers, small companies seeking federal procurement opportunities, federal and large prime contractors	SBA at www.pronet.sba.gov

Sub-Net	Primarily used by prime contractors to post subcontracting opportunities, which may or may not be reserved for small businesses.	Contracting officers; small businesses seeking procurement opportunities; federal, state, and local governments; large prime contractors; nonprofit organizations; and colleges and universities	PRO-Net® home page at pronet.sba.gov under Subcontracting Opportunities
Small Business Size Standards	Serves to determine which businesses meet the federal criteria for designation as a small business. The SBA Office of Size Standards develops and prepares regulations on size standards as needed following agency and federal government rule-making procedures. The regulations determine which businesses are eligible for the SBA's financial- and procurement-assistance programs.	Small businesses, large and small federal contractors, federal agencies and financial institutions	SBA's Office of Size Standards www.sba.gov/size

Federal Government Contracting Assistance, *continued*

www.sba.gov/gc

Program	Function	Customer	Delivered Through
HUBZone Empowerment Contracting	Encourages economic development in historically underutilized business zones - "HUBZones" - through the establishment of federal contract award preferences for small businesses located in such areas. After determining eligibility, the SBA lists qualified businesses in its PRO-Net® database. <i>See also PRO-Net®, page 14.</i>	Small businesses located in historically underutilized business zones	SBA's Office of HUBZone Empowerment Contracting Program www.sba.gov/hubzone
Natural Resources Sales Assistance	Aids and assists small businesses in obtaining their fair share of federal property offered for sale or disposal by other means. The focus of the program is concentrated on the sales of federal timber, royalty oil, coal leases, other mineral leases and federal surplus property.	Small businesses	SBA Industrial Specialists (Forestry) www.sba.gov/gc/indexprograms-sales.html
Small Business Innovation Research (SBIR)	Provides a vehicle for small businesses to propose innovative ideas in competition for Phase I and Phase II awards, which represent specific research and R&D needs of the participating federal agencies. These awards may result in commercialization of the effort at the Phase III level. Administered by the SBA's Office of Technology.	Innovative small businesses interested in competing for federal R&D awards	10 participating federal agencies with \$100 million in extramural R&D budgets www.sba.gov/sbir

Small Business Technology Transfer (STTR)

Requires each small business competing for a federal R&D project to collaborate with a nonprofit research institution. This program is a joint venture from the initial proposal to project completion. Administered by the SBA's Office of Technology.

Small, innovative R&D businesses

Five federal agencies with extramural research and R&D budgets of \$1 billion: NASA; the National Science Foundation; and the departments of Defense, Energy, and Health & Human Services

www.sba.gov/sbir

Small Business Research, R&D Goaling

Measures and reports the amount of federal funding for research and R&D (excluding the amounts for SBIR and STTR) awarded to small businesses each year by the major research and R&D federal agencies. Administered by the SBA's Office of Technology.

Small businesses that compete for federal R&D awards

18 federal agencies with annual research or R&D budgets in excess of \$20 million

www.sba.gov/sbir

Federal Government Contracting Assistance, *continued*

www.sba.gov/gc

Program	Function	Customer	Delivered Through
Federal and State Technology Partnership	Enhances or develops within the states the technological competitiveness of small businesses. Grants or cooperative agreements are awarded on a competitive basis to eligible entities, organizations or individuals who, among other things, receive an endorsement from the governor of the state.	Technology-based small businesses	Network of service providers including but not limited to colleges and universities, state economic development agencies, non-profits, collaboratives, etc. www.sba.gov/sbir
Rural Outreach	Provides grants and cooperative agreements to approximately 25 states to increase participation of businesses located in underserved states and territories in the SBIR and STTR programs. Projects funded under this program are used to provide outreach and other types of assistance to the small technology-based business community. www.ed.gov/offices/OERI/SBIR/statelink.html	Technology-based small businesses	Network of service providers including but not limited to colleges and universities, state economic development agencies, non-profits, collaboratives, etc.

**Technology Access Network
(TechNet)**

Serves as a chief resource for federal acquisition agencies, venture capitalists and others seeking to do business with small, high- technology businesses under all the Research and Development Assistance programs.

Small high-tech businesses, researchers, scientists, state, federal, and local government officials, investors and other sources of capital.

The SBA at
www.sba.gov/sbir/indextechnet.html or
<http://tech-net.sba.gov>

Business Counseling & Training

Program	Function	Customer	Delivered Through
Small Business Development Center (SBDC)	Provides management and technical assistance, counseling and training to current and prospective small business owners through SBDCs. Administered by the SBA, the SBDC program is a cooperative effort of the private sector, the educational community, and federal, state and local governments. <i>See also Business Information Services, page 21.</i>	Pre-business, start-up and existing small businesses	More than 1,000 locations, including universities, colleges, state governments and private-sector organizations www.sba.gov/sbdc/index.html
Paul D. Coverdell Drug-free Workplace	Provides grants to intermediaries and contracts to SBDCs to assist small businesses in setting up drug-free workplace programs. A DFWP program consists of a written policy, drug and alcohol abuse prevention training, drug testing, an employee assistance program, and continuing education.	Small businesses wanting to set up a DFWP program	Intermediaries, SBA's Office of Small Business Development Centers www.sba.gov/news/drugfree
Business Information Center (BIC)	Provides the latest in high-tech hardware, software and telecommunications at multiple locations to help small businesses start and grow. BIC counseling and training are provided by the Service Corps of Retired Executives, other SBA resource partners and community organizations. <i>See also Business Information Services, page 21.</i>	Pre-business, start-up and existing small businesses	Approximately 80 locations throughout the country www.sba.gov/bi/bics/index.html

Service Corps of Retired Executives (SCORE)

Offers counseling and training for small business owners who are starting, building or growing their businesses. Funded by a grant from the SBA, SCORE's services are free of charge.
See also Business Information Services, page 21.

Pre-business, start-up and existing small businesses

11,500 volunteers in 389 chapters nationwide
www.score.org

For specialized business counseling and training, see Assistance for Exporters, page 30; Assistance for Native Americans, page 32; Assistance for Small & Disadvantaged Businesses, page 33; Assistance for Veterans, page 34; and Assistance for Women, page 35.

Business Information Services

Program	Function	Customer	Delivered Through
Answer Desk	Helps callers with questions and problems about starting and running businesses. The computerized telephone message system is available nationwide 24 hours a day, seven days a week. Counselors are available Monday through Friday, 9 a.m. to 5 p.m. Eastern time.	General public	Toll-free telephone number: 1-800 U ASK SBA
Publications	SBA field offices and the Answer Desk (<i>see above</i>) offer free publications that describe the SBA's programs and services.	General public	SBA field offices, Answer Desk and SBA resource partners, the federal Consumer Information Center www.sba.gov/library
Home Page	Offers detailed information on all SBA programs and services, including SBA publications and local resources; other business services; and access to the SBA classroom, an online vehicle for reading articles, taking courses and researching small business development issues, PRO-Net®, the U.S. Business Advisor and other Web sites.	General public	www.sba.gov

Small Business Classroom	Brings easy-to-use, electronic business courses 24 hours a day to anyone with a standard Internet connection. Classes include such titles as <i>How to Start a Small Business</i> , <i>The Business Plan</i> (English and Spanish), <i>Building Your Business</i> and <i>Small Business Opportunities in Federal Procurement</i> . Classes are added on a regular basis. Also contains a calendar of SBA-sponsored training events around the country.	General public	www.sba.gov/classroom
U.S. Business Advisor	Provides a one-stop link to the government's business information and services. Now small businesses no longer have to contact dozens of agencies and departments to access applicable laws and regulations, or figure out on their own how to comply. They can download business forms and conduct a myriad of other business transactions through this Web site.	General public	www.business.gov
www.BusinessLaw.gov	Provides information on legal and regulatory issues for small businesses. Provides access to critical information in plain English on topics from advertising to zoning. Links to state and local laws, including hiring and managing employees. Links for personalized assistance in local area or for e-filing of tax returns. Keeps potential owners and small business owners current on changes in laws and regulations. Provides opportunity to confer with other business owners.	General public	www.BusinessLaw.gov

See also Business Counseling & Training, page 20.

Advocacy

www.sba.gov/advo

Program	Function	Customer	Delivered Through
Office of Advocacy			
Office of Interagency Affairs	Monitors regulatory and other policy proposals of more than 20 federal agencies to assess their impact on small business to suggest alternatives for consideration. The office provides information to Congress on legislative issues and drafts testimony on public policy issues of concern to small business. Monitors regulatory agencies' compliance with the Regulatory Flexibility Act, as amended by the Small Business Regulatory Enforcement Fairness Act, and reports annually to Congress on the agencies' activities.	Small businesses, regulatory agencies, Congress	Regulatory agencies, Congress, trade associations
Office of Economic Research	Serves as the principal source for small business statistics and helps fund and analyze major databases to monitor/identify small business trends. Produces the annual report to Congress, <i>The State of Small Business: A Report to the President</i> ; oversees research on small business issues, banking and the economy; and compiles and interprets statistics on small businesses according to size, industry and geographic distribution.	Small businesses, Congress, the media, academic institutions, government agencies, foreign governments	The White House, federal agencies, Congress, state and local governments, the media, and independent researchers

Office of Public Information	Publicizes and disseminates information on small business issues, statistics, research and advocacy; prepares reports for Office of Advocacy-sponsored economic research, policy and conferences; and provides outreach to small businesses, trade associations, the legal community and others interested in small business policy.	Small businesses, Congress, state legislatures, the media, government agencies, economic-research organizations	SBA's Office of Advocacy; www.sba.gov/advo
Regional Advocate	Serves as the SBA chief counsel's direct link to local communities. Regional advocates monitor the impact of federal and state regulations and policies on communities within their regions. They also work with state officials to develop policy and legislation that shape an environment in which small companies can prosper and grow.	Local business owners, state and local government agencies and legislatures	SBA's 10 regional offices
Small Business & Agriculture Regulatory Enforcement Ombudsman	Receives comments from small businesses about the regulatory enforcement and compliance activities of federal agencies, and refers comments to the appropriate agency's inspector general on a confidential basis. Coordinates the efforts of the 10 small business regulatory fairness boards and reports annually to the SBA Administrator and to the heads of the affected agencies on the boards' activities, findings and recommendations.	Small businesses, federal agencies	The SBA ombudsman, SBA's 10 regional fairness boards, SBA's Office of Field Operations; toll-free number 1-888-REG-FAIR or www.sba.gov/ombudsman

Disaster Assistance

www.sba.gov/disaster

Program	Function	Customer	Delivered Through
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The SBA Disaster Assistance Program, administered by the Office of Disaster Assistance, is the primary federally funded, disaster-assistance loan program for funding long-range recovery for private-sector, nonagricultural disaster victims. Eligibility is based on financial criteria. Interest rates fluctuate according to statutory formulas. A maximum interest rate of 4 percent is provided to applicants without credit available elsewhere; the maximum is 8 percent for those with credit available elsewhere. In addition to presidential declarations, the program handles disaster loans when the SBA Administrator makes a disaster declaration. There are five disaster loan programs: loans for homes and personal property, physical disaster loans to businesses of any size, pre-disaster mitigation loans to businesses, economic injury loans to small businesses without credit available elsewhere, and economic injury loans to eligible businesses affected by the call-up of an essential employee to active duty in the role of military reservist.

Loans for Homes and Personal Property

Real Property Loan

Provides qualified homeowners with uninsured losses up to \$200,000 with funds to repair or restore a primary residence to pre-disaster condition. This is the major long-term recovery program for individual disaster losses. Loans may be increased by as much as 20 percent to protect the damaged real property from possible future disasters of the same kind.

Individuals

SBA's four disaster area offices, disaster-specific hotline number

Personal Property Loan	Provides qualified homeowners and renters who have sustained uninsured losses up to \$40,000 with funds to repair or replace personal property such as clothing, furniture, cars, etc. This loan is not intended to replace extraordinarily expensive or irreplaceable items such as antiques, pleasure craft, recreational vehicles, fur coats, etc.	Individuals	SBA's four disaster area offices, disaster-specific hotline number
<i>Loans for Businesses</i>			
Physical Disaster Business Loan	Provides qualified businesses of any size that have sustained uninsured losses up to \$1.5 million with funds to repair or replace business property to pre-disaster conditions. Loans may be used to replace or repair equipment, fixtures and inventory, and to make leasehold improvements.	Large and small businesses, nonprofit organizations	SBA's four disaster area offices, disaster-specific hotline number
Pre-disaster Mitigation Loan	Provides loans of up to \$50,000 for eligible small businesses without credit elsewhere to fund specific projects to prevent disaster damage. The businesses must be located in participating pre-disaster mitigation community locations designated by the Federal Emergency Management Agency.	Eligible small businesses without credit available elsewhere	SBA's four disaster area offices, disaster-specific hotline numbers

Disaster Assistance, *continued*www.sba.gov/disaster

Program	Function	Customer	Delivered Through
Economic Injury Disaster Loan (EIDL)	<p>Provides up to \$1.5 million in working-capital loans for businesses that suffer economic injury as a direct result of a disaster, regardless of whether the property was damaged. The loans are made to help small businesses pay ordinary and necessary operating expenses that they would have been able to pay if the disaster had not occurred.</p> <p><i>NOTE: The maximum loan amount is \$1.5 million for EIDL and physical-disaster business loans combined, unless the business meets the criteria for a major source of employment (see page 29).</i></p>	Small businesses without credit available elsewhere	SBA's four disaster area offices, disaster-specific hotline number
Military Reservist Economic Injury Disaster Loan	Provides working-capital loans of up to \$1.5 million for businesses that suffer economic injury because an essential employee has been called to active duty as a military reservist. The loans are for small businesses without credit elsewhere. Loan proceeds are to provide working capital needed by a small business until operations return to normal following the release of the essential employee from active military duty.	Small businesses without credit available elsewhere	SBA's four disaster area offices, disaster-specific hotline number

Loan for Major Source of Employment (MSE)

Serves to waive the \$1.5 million loan limit for businesses that are major sources of employment, as defined in the SBA regulations. Generally, businesses employing 250 or more persons in the disaster area are considered MSEs.

Large and small businesses, nonprofit organizations

SBA's four disaster area offices, disaster-specific hotline number

Assistance for Exporters

www.sba.gov/oit

Program	Function	Customer	Delivered Through
U.S. Export Assistance Center (USEAC)	Delivers international programs and services. U.S. Export Assistance Centers offer a full range of federal export programs and services from the SBA, the U.S. Department of Commerce, the Export-Import Bank of the United States, and other public and private organizations. Located in 19 cities nationwide, USEACs use the latest technology to provide export marketing and trade finance assistance, customized counseling for companies committed to exporting, and customer service. The SBA's Office of International Trade delivers its export loan and technical assistance programs at the USEACs.	Export-willing, export-ready and exporting small businesses	19 centers around the country www.sba.gov/oit/export/useac.html
Export Legal Assistance Network (ELAN)	Offers a complimentary initial legal consultation with an international trade attorney. Under an agreement among the SBA, the U.S. Department of Commerce and the Federal Bar Association, experienced trade attorneys volunteer their time to answer exporters' legal questions.	Export-willing, export-ready and exporting small businesses	SBA, U.S. Department of Commerce, Federal Bar Association www.fita.org/elan/index.html

See also Export Working Capital Loan (EWCL), page 3; International Trade Loan (ITL) Program, page 4; and SBA Loan Prequalification, page 8.

TradeNet's Export Advisor	Serves as an online site for exporters created through a partnership of public and private agencies led by the SBA. The Web site offers market research, export laws, business opportunities, trade shows and events, research tools, financing information, and forms and documents. Each subscriber can create a personalized page called MyExport.	Export-willing, export-ready and exporting small businesses	www.tradenet.gov
Export Trade Assistance Partnership (E-TAP)	Assists small business owners in becoming export-ready and competing in global markets. The program consists of four distinct segments: partnership, training, counseling and international trade shows or missions. The ultimate goal is for U.S. small businesses to participate in trade events in the country or countries with the greatest market potential for the businesses' exports. <i>See also USEACs, page 30.</i>	Export-willing, export-ready and exporting small businesses	19 USEACs around the country www.sba.gov/oit/export/useac.html
Trade Mission Online (TM Online)	Online database of U.S. small businesses that seek to export their products. Also a search engine for foreign companies that seek U.S. business alliances through direct product purchases, licensing or franchising agreements.	Export-willing, export-ready and exporting small businesses	www.sba.gov/tmonline

Assistance for Native Americans

www.sba.gov/naa

Program	Function	Customer	Delivered Through
Native American Affairs	Develops initiatives that ensure Native Americans have access to business-development resources, training and services in their communities. The primary focus of the Office of Native American Affairs is economic development and job creation through small business ownership and education. Works with individual and tribally owned organizations; other federal, state and local agencies; nonprofit organizations; and national Native American organizations.	American Indians, Alaskan Natives and Native Hawaiians	SBA field offices, small business development centers www.sba.gov/naa

Assistance for Small & Disadvantaged Businesses

Small Disadvantaged Business (SDB) Certification

Ensures that small businesses owned and controlled by individuals claiming to be socially and economically disadvantaged meet the eligibility criteria. Once certified, the businesses are eligible to receive price evaluation credits when bidding on federal contracts.

Small socially and economically disadvantaged businesses

SBA's Office of Business Development
www.sba.gov/sdb

8(a) Business Development

Uses the SBA's statutory authority to provide business development and federal contract support to small disadvantaged businesses.

Small socially and economically disadvantaged businesses

SBA and other federal contracting officers, small business specialists at federal procurement activities
www.sba.gov/8abd

7(j) Management & Technical Assistance

Authorizes the SBA to provide grants and enter into cooperative agreements with service providers for specialized assistance to 7(j) eligible small businesses in areas such as accounting, marketing and proposal/bid preparation. Industry-specific technical assistance and entrepreneurial training are also available. This program does not provide grants to individuals or small businesses to start or expand the business.

Small disadvantaged businesses, low-income individuals, businesses in either labor-surplus areas or areas with a high proportion of low-income individuals

Service providers (including SBA contractors and educational institutions), SBA's Office of Business Development
www.sba.gov/gopher/Minority-Small-Business/grants/text

Assistance for Veterans

www.sba.gov/vets

Program	Function	Customer	Delivered Through
Veterans Business Outreach Center	Provides entrepreneurial training, business development assistance, counseling, directed referrals, mentoring and management assistance through four VBOCs to service-connected disabled veterans who own or want to start a small business. The program is currently in effect in Florida, New York, Texas and Virginia. Each center is easily accessible: Florida — vboc@knology.net ; New York — rossdm@nyssbdc.org ; Texas — vboc@panam.edu ; and Virginia — timproctor@tepconsulting.com .	Service-connected disabled veterans	Four VBOC grant recipients

Assistance for Women

Women's Business Center

Through cooperative agreements with the SBA, WBCs provide long-term training and counseling in all aspects of owning or managing a business, including financial, management, marketing and technical assistance, and procurement.

Online Women's Business Center

Serves as an interactive, state-of-the-art Web site that offers the information an entrepreneur needs to start and build a successful business. The numerous features of the center include training, mentoring, individual counseling, and message boards and calendar of events. Information is available in several languages.

Women's Network for Entrepreneurial Training (WNET)

Provides a vehicle for established women business owners to serve as mentors, passing on knowledge, skills and support to protégées who are ready to expand their businesses. WNET roundtables offer support and guidance in group settings. WNET sponsors include small business development centers, local business leaders, government representatives and SCORE.

www.sba.gov/womeninbusiness

Women-owned small businesses, start-ups, pre-business start-ups

Nationwide network of more than 80 WBCs

Women-owned small businesses, start-ups, pre-business start-ups

SBA home page, www.sba.gov, under Offices & Services, or www.onlinewbc.gov

Women-owned small businesses

SBA field offices, women's business and professional organizations, SBDCs, women's business centers, SCORE, more than 160 WNET roundtables around the country

See also SBA Loan Prequalification Program, page 8, and Contract Assistance for Women Business Owners, page 14.

The SBA's Service Delivery Network

Office	Function	Customer	Delivered through
Field Operations	<p>Represents SBA field offices at headquarters. This office —</p> <ul style="list-style-type: none"> • provides policy guidance and oversight to regional administrators and district directors in implementing agency goals and objectives and in solving problems in specific operational areas; • establishes and monitors performance goals for district offices; • provides associate deputy administrators, associate administrators and general counsel with a vehicle for overseeing field office program and policy implementation; • provides feedback to program associate administrators regarding the performance of their programs; • ensures that field offices have adequate input into all policy formation and participate in policy deliberations at headquarters; • organizes reviews of field offices; and • informs the SBA Administrator of all field activity. 	SBA Administrator, Deputy Administrator, management board and field offices	SBA's Office of Field Operations www.sba.gov/regions/states.html

Regional

Serves a coordinating function for districts within its region.

Regional offices —

- work with their district offices, resource partners, advisory councils, and state and local leaders to accomplish agency goals and initiatives and foster economic development;
- ensure that SBA products and services are delivered in a cohesive and consistent manner; and
- educate SBA customers on issues affecting small business.

SBA district offices,
small businesses

10 regional offices
[www.sba.gov/regions/
states.html](http://www.sba.gov/regions/states.html)

District, Branch

Serves as the point of delivery for many SBA programs and services.

District and branch offices —

- work to accomplish the SBA mission by providing quality service to the small business community; and
- work with SBA resource partners, community groups and intermediaries to accomplish the SBA's mission.

Small businesses, SBA
branch offices, local
communities

70 district offices, each with
an individualized list of
partners and intermediaries;
16 branch offices
[www.sba.gov/regions/
states.html](http://www.sba.gov/regions/states.html)

Note: A listing of SBA field office locations is on the inside back cover.

The SBA's Collateral Offices

Office	Function
<i>Management & Administration</i>	
Administration	Plans, directs and executes all administrative management functions within SBA headquarters and monitors administrative programs in field offices. The Office of Administration develops policies and procedures for the procurement of supplies, equipment and non-personnel services. This office also implements and manages approved grants and cooperative agreements.
Human Resources	Provides personnel program leadership and advisory services to SBA program offices. Personnel program responsibilities include recruitment, employment, training, position classification, payroll, labor relations, performance management, adverse/disciplinary actions, benefits, awards and incentives. The Office of Human Resources develops agencywide personnel management policies and procedures, and conducts personnel management program evaluations.
Chief Information Officer	Supports and provides guidance for the SBA's nationwide computer automation and information technology efforts. This office helps SBA field and headquarters program offices identify ways that automation and technology can improve service delivery, acquire new technology, and develop new systems. It also administers the SBA home page.

Communications & Public Liaison

Press Office

Serves as the public information and media affairs arm of the agency. The Press Office develops and implements agencywide communications to ensure that the agency's mission, programs and services are reported clearly and effectively. The office initiates press contacts, responds to media inquiries, arranges press interviews and prepares speeches for key agency officials.

Marketing & Customer Service

Serves as the agency's "Brand Parent." Develops and coordinates a customer-focused message and image articulating the SBA's programs and services. This office provides the agency's headquarters and field offices with marketing strategies, products and tools, marketing and customer service training, customer-service measurement, and market-research surveys and analyses. The office also maintains an agencywide e-mail address, designated as "Customer Service," where SBA employees can ask questions, make suggestions, and express opinions.

External Affairs

Oversees intergovernmental affairs, the SBA National Advisory Council and public liaison. The office links to the White House and responds to the public interest, elected officials' organizations, federal agencies, and state and local governments; coordinates the National Advisory Council, a group of approximately 130 private-sector individuals who are the eyes, ears and voice of the agency around the nation; and consults with a variety of professional organizations, including lenders, trade organizations and nonprofit public-interest groups.

The SBA's Collateral Offices, *continued*

Office	Function
Chief Financial Officer	Provides guidance to the Administrator and SBA management on all financial management activities. Represents the SBA before Congressional appropriations and authorizing committees, the Office of Management and Budget, the General Accounting Office, the Treasury Department, and other federal agencies and financial entities on financial management, budgetary, accounting and general fiscal matters.
Congressional & Legislative Affairs	Devises and implements the SBA's legislative strategies for legislation that affects the mission and goals of the agency. The office also provides a focal point for communications with Congress, and serves as the contact point for the White House and other federal agencies regarding legislation. www.sba.gov/library/lawroom.html
Equal Employment Opportunity & Civil Rights Compliance	Ensures compliance with all federal laws, regulations and executive orders requiring equal opportunity and nondiscrimination in the personnel practices and program-delivery services of the SBA and its customers. The office monitors these activities, processes complaints by employees and applicants for employment or services, and issues appropriate corrective action. The office provides leadership for internal efforts to achieve diversity in the agency's work force.

General Counsel

Provides advice for senior management as well as legal support for all of the agency's programs, initiatives and administrative responsibilities. The office conducts litigation necessary to resolve legal issues, collects sums due, and defends the agency.

Hearings & Appeals

www.sba.gov/foia

Provides due process appeals before administrative judges regarding certain agency decisions in 21 jurisdictional areas prescribed by statute and regulation. This office also handles appeals of requests for information under the Freedom of Information/Privacy Act (FOIA).

Inspector General

www.sba.gov/ig

Conducts and supervises audits, inspections and investigations relating to SBA programs and operations. As an independent office within the SBA, the IG also reviews existing and proposed legislation, regulations and policies relating to SBA and makes recommendations as to whether they are designed to detect and prevent waste, fraud and abuse or promote economy, efficiency and effectiveness in the administration of SBA programs and operations. The office keeps the Administrator and Congress informed of any problems and deficiencies, and recommends corrective actions, monitors progress and submits semiannual reports to Congress.

For More Information

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under “U.S. Government” in your telephone directory, or contact:

- Home page: www.sba.gov
- Phone: 1-800-U ASK SBA
- Fax: 202-481-6190
- TDD: 704-344-6640
- E-mail: answerdesk@sba.gov

SBA Partners

Inquire at your local SBA office for the location nearest you.

- Business Information Centers (BICs)
- Service Corps of Retired Executives (SCORE)
- Small Business Development Centers (SBDCs)
- U.S. Export Assistance Centers (USEACs)
- Veterans Business Outreach Centers (VBOCs)
- Women’s Business Centers (WBCs)

The SBA — America's Small Business Resource

Did you know that in fiscal 2001 the SBA -

- backed more than \$16.5 billion in financing to America's small businesses?
- approved more than 50,000 small business loans totaling almost \$12.2 billion?
- invested \$4.5 billion in small businesses through its venture capital program?
- provided more than 48,000 loans totaling more than \$1 billion to disaster victims for residential, personal-property and business loans?
- gave management and technical assistance to an estimated 1.3 million entrepreneurs through its grant programs and resource partners?
- responded to almost a quarter million telephone and e-mail inquiries at the SBA Answer Desk?

Did you know that America's 22.4 million small businesses—

- employ more than 51 percent of the private work force?
- generate more than 51 percent of the nation's gross domestic product?
- are the principal source of new jobs?



SBA Field Offices

AK Anchorage
 AL Birmingham
 AR Little Rock
 AZ Phoenix
 CA Fresno
 Glendale
 Sacramento
 San Diego
 San Francisco
 Santa Ana
 CO Denver
 CT Hartford
 DC Washington, D.C.
 DE Wilmington
 FL Miami
 Jacksonville
 GA Atlanta
 GU Mongmong
 HI Honolulu
 IA Cedar Rapids
 Des Moines
 ID Boise

IL Chicago
 Springfield
 IN Indianapolis
 KS Wichita
 KY Louisville
 LA New Orleans
 MA Boston
 Springfield
 MD Baltimore
 ME Augusta
 MI Detroit
 Marquette
 MN Minneapolis
 MO Kansas City
 St. Louis
 Springfield
 MS Gulfport
 Jackson
 MT Helena
 NC Charlotte
 ND Fargo
 NE Omaha
 NH Concord
 NJ Newark
 NM Albuquerque
 NV Las Vegas

NY Buffalo
 Elmira
 Melville
 New York City
 Rochester
 Syracuse
 OH Cincinnati
 Cleveland
 Columbus
 OK Oklahoma City
 OR Portland
 PA Harrisburg
 Philadelphia
 Pittsburgh
 Wilkes-Barre
 PR Hato Rey
 RI Providence
 SC Columbia
 SD Sioux Falls
 TN Nashville
 TX Corpus Christi
 El Paso
 Fort Worth
 Harlingen
 Houston
 Lubbock

TX, *cont.* San Antonio
 UT Salt Lake City
 VA Richmond
 VI St. Croix
 VT Montpelier
 WA Seattle
 Spokane
 WI Madison
 Milwaukee
 WV Charleston
 Clarksburg
 WY Casper

Disaster Area Offices:

CA Sacramento
 GA Atlanta
 NY Niagara Falls
 TX Fort Worth

In addition to SBA field offices, there are more than 1,000 resource-partner locations to help small businesses start and/or grow.



SBA no. CO-0001 (09/02)